

2014 Financial Results for Health Insurance Companies in Maine

(Detailed version)

The following tables show Maine data reported by leading health insurers and health maintenance organizations (HMOs) that provide medical expense insurance in Maine. Data is shown separately for each of three market segments: Large Group (employers with more than 50 employees), Small Group (employers with 50 or fewer employees), and Individual (people who are not covered by an employer plan and buy coverage directly). The data does not include stop loss, accidental injury, specified disease, hospital indemnity, Medicare Supplement, disability income, long-term care or other limited benefit coverage. In some cases, companies in the same insurance group are presented together in one table. Grand totals are shown for each market segment and they include information for Long form filers and for Short form filers (those with smaller premium volume). However, the "Grand Totals" exclude the following data for Short form filers because they are not required to report it: Number of Covered Lives, Number of Member Months during the Year, Number of Contracts Issued during the Year, and Number of Contracts Issued during the Year Covering Policyholders that were Uninsured for the Prior 90 Days. While the Bureau checks this data for consistency with other reported information, we cannot vouch for the accuracy of the data.

Here is a list of the items contained in the tables below along with a description of the items:

- (1) Number of Covered Lives, Dec. 31: This is the number of people (including dependents) who were covered as of the end of the year.
- (2) Member Months during Year: This the sum of the number of people covered during each month during the year. One person covered for the whole year represents 12 member months.
- (3) Number of Contracts issued in 2014: This is the number of individual or group policies issued during the year and still in force at the end of the year.
- (4) Number of contracts issued in 2014 covering policyholders who were uninsured for the prior 90 days: This is the number of individual policies issued to previously uninsured individuals and the number issued to small groups that did not have a previous health plan in the prior 90 days. Some carriers were unable to report this data.
- (5) Premiums Earned: This is the amount paid for coverage during the year regardless of when it was paid. For example, premiums paid in December 2013 for coverage in January 2014 are included in 2014 premiums earned but premiums paid in December 2014 for coverage in January 2015 are not included.

(6) Claims Incurred: This is the amount paid for medical services provided during the year regardless of when it was paid. For example, claims paid in January 2014 for services provided in December 2013 are included in 2013 claims incurred but claims paid in January 2015 for services provided in December 2014 are included in 2014 claims incurred. Claims incurred are also shown as a percentage of premium. This is commonly called the “loss ratio” and is sometimes considered a measure of how good a value is received for the premium paid. However, it can be misleading. For example, an insurer that has healthier policyholders, on average, than another insurer may have a lower loss ratio even though it may charge less for similar coverage. Also, if the volume of business is small, experience is subject to random fluctuations.

(7) Increase in Policy Reserves: Policy reserves are held when future premiums are not expected to be sufficient to cover future claims. For example, some types of insurance policies have premiums based on the age when the policy was issued. Even though claims are expected to increase as the person ages, the premiums will not reflect this, so part of the premium in the early years is held in a reserve to cover later claims. This is generally not the case for medical expense insurance and therefore policy reserves are generally not a significant item.

(8) Administrative Expenses: This includes all expenses reported on the companies’ annual financial statement other than claims. Administrative expenses include office space, salaries, utilities, postage, office supplies, commissions, marketing, advertising, cost containment expenses, lobbying expenses, taxes (other than federal income tax), and other expenses. Cost containment expenses are expenses that reduce the amount of health care services provided, including utilization review, fraud prevention and detection, provider contracting, provider network development, smoking cessation programs, disease management programs, and case management.

(9) Underwriting Gain or (Loss): This is the amount of premium left over (or the shortfall) after claims and administrative expenses are paid and any needed increase is added to policy reserves. Underwriting gain differs somewhat from “profit” in that it does not reflect certain items, primarily income from investments, capital gains and losses, and federal income taxes.

(10) Premium per Member Month: This is the average monthly premium per person. It should be noted that policies vary widely with respect to features such as deductibles, copayments, policy limits, and restricted provider networks. Therefore comparing the average premium for different companies, products or market segments may be comparing “apples and oranges.” Also shown is the percentage increase (or decrease) from the prior year’s average premium. Here again, the comparison may reflect differing benefit levels. As rates increase, some employers and individuals increase their deductible or make other modifications to their policies in order to reduce the amount of the increase.

(11) Claims per Member Month: This is the average amount of monthly claims per person. Also shown is the percentage increase (or decrease) from the prior year’s average claims. The notes above concerning premium per member month apply

equally here. The actual trend in health care costs may be more than the trend in claims because the claims trend may reflect a reduction in benefit levels such as an increased deductible.

The Annual Report Supplements (945 Reports) for Maine's larger insurers is available on the Bureau of Insurance website. Here is the link: <http://www.maine.gov/pfr/insurance/reports/rule945reports.htm>.

Large Group

Large Group Aetna (Aetna Health Inc + Aetna Life Ins Co)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	15,796		14,025		17,608	
(2) Member Months During Year	177,392		170,326		214,974	
(3) Number of Contracts issued during year	1		4		27	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$68,467,439	100%	\$69,775,934	100%	\$92,021,388	100%
(6) Claims Incurred	\$55,694,888	81%	\$53,345,488	76%	\$71,731,619	78%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$16,527,795	24%	\$21,645,372	31%	\$27,745,406	30%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$3,755,244)	-5%	(\$5,214,926)	-7%	(\$7,455,637)	-8%
(10a) Premium per Member Month [(5)/(2)]	\$386		\$410		\$428	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-6%		-4%		5%	
(11a) Claims per Member Month [(6)/(2)]	\$314		\$313		\$334	
(11b) Claims Trend [(11a)/(11a prior year)-1]	0%		-6%		-2%	

Large Group
Anthem Health Plans of ME Inc

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	132,613		137,626		133,314	
(2) Member Months During Year	1,570,158		1,594,287		1,612,164	
(3) Number of Contracts issued during year	12		0		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$730,135,456	100%	\$707,728,862	100%	\$696,161,731	100%
(6) Claims Incurred	\$635,449,458	87%	\$629,266,615	89%	\$612,946,537	88%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$65,507,761	9%	\$55,771,229	8%	\$54,672,078	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$29,178,237	4%	\$22,691,018	3%	\$28,543,116	4%
(10a) Premium per Member Month [(5)/(2)]	\$465		\$444		\$432	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		3%		5%	
(11a) Claims per Member Month [(6)/(2)]	\$405		\$395		\$380	
(11b) Claims Trend [(11a)/(11a prior year)-1]	3%		4%		5%	

**Large Group
CIGNA Health and Life Ins Co**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	16,543		18,982		443	
(2) Member Months During Year	157,883		216,807		2,530	
(3) Number of Contracts issued during year	34		0		1	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$85,925,264	100%	\$129,344,723	100%	\$816,214	100%
(6) Claims Incurred	\$61,959,646	72%	\$98,498,819	76%	\$510,988	63%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	(\$795,084)	-1%	\$3,248,909	3%	\$106,956	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$24,760,702	29%	\$27,596,995	21%	\$198,270	24%
(10a) Premium per Member Month [(5)/(2)]	\$544		\$597		\$323	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-9%		85%			
(11a) Claims per Member Month [(6)/(2)]	\$392		\$454		\$202	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-14%		125%			

Large Group

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Insurance Company)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	36,707		29,878		23,372	
(2) Member Months During Year	414,307		338,655		272,307	
(3) Number of Contracts issued during year	124		244		158	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$148,973,546	100%	\$136,020,546	100%	\$113,736,870	100%
(6) Claims Incurred	\$126,150,665	85%	\$111,644,641	82%	\$94,848,878	83%
(7) Increase in Policy Reserves	0	0	0	0%	0	0%
(8) Administrative Expenses	\$26,137,333	18%	\$22,243,741	16%	\$19,686,285	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$3,314,452)	-2%	\$2,132,164	2%	(\$798,293)	-1%
(10a) Premium per Member Month [(5)/(2)]	\$360		\$402		\$418	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-10%		-4%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$304		\$330		\$348	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-8%		-5%		0%	

**Large Group
Maine Community Health Options**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	71					
(2) Member Months During Year	328					
(3) Number of Contracts issued during year	66					
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA					
(5) Premiums Earned	\$161,560	100%				
(6) Claims Incurred	\$70,711	44%				
(7) Increase in Policy Reserves	\$0	0%				
(8) Administrative Expenses	\$28,672	18%				
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$62,177	38%				
(10a) Premium per Member Month [(5)/(2)]	\$493					
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]	\$216					
(11b) Claims Trend [(11a)/(11a prior year)-1]						

**Large Group
Nationwide Life Ins Co**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	3,216		1,483		2,734	
(2) Member Months During Year	11,831		15,508		33,361	
(3) Number of Contracts issued during year	0		0		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$4,165,802	100%	\$4,876,032	100%	\$4,165,802	100%
(6) Claims Incurred	\$2,296,503	55%	\$3,341,863	69%	\$3,818,752	92%
(7) Increase in Policy Reserves	(\$338,501)	-8%	\$685,676	14%	(\$338,501)	-8%
(8) Administrative Expenses	\$1,199,129	29%	\$1,239,672	25%	\$1,233,756	30%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,008,671	24%	(\$391,179)	-8%	(\$548,205)	-13%
(10a) Premium per Member Month [(5)/(2)]	\$352		\$314		\$125	
(10b) Premium Trend [(10a)/(10a prior year)-1]	12%		152%		-38%	
(11a) Claims per Member Month [(6)/(2)]	\$194		\$215		\$114	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-10%		88%		9%	

**Large Group
United Healthcare Ins Co**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	2,446		2,523		2,238	
(2) Member Months During Year	28,988		29,141		26,874	
(3) Number of Contracts issued during year	144		36		1	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$14,468,332	100%	\$13,432,698	100%	\$12,150,235	100%
(6) Claims Incurred	\$9,854,784	68%	\$10,208,610	76%	\$9,418,439	78%
(7) Increase in Policy Reserves	\$147,901	1%	\$153,962	1%	\$142,063	1%
(8) Administrative Expenses	\$2,705,578	19%	\$2,648,683	20%	\$2,397,639	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,760,069	12%	\$421,443	3%	\$192,094	2%
(10a) Premium per Member Month [(5)/(2)]	\$499		\$461		\$452	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		2%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$340		\$350		\$350	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-3%		0%		-2%	

Large Group Grand Totals

(Includes 945 Long Form Filers Displayed Above and 945 Short Form Filers with Smaller Premium Volume)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	207,392		213,359		213,276	
(2) Member Months During Year	2,360,887		2,478,400		2,477,501	
(3) Number of Contracts issued during year	381		284		187	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	NA		NA		NA	
(5) Premiums Earned	\$1,054,737,065	100%	\$1,102,965,126	100%	\$1,067,937,973	100%
(6) Claims Incurred	\$894,095,415	85%	\$938,533,675	85%	\$906,633,490	85%
(7) Increase in Policy Reserves	(\$163,495)	0%	\$1,713,038	0%	\$1,487,022	0%
(8) Administrative Expenses	\$111,856,541	11%	\$118,434,748	11%	\$127,535,559	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$48,948,604	5%	\$44,283,665	4%	\$33,992,821	3%
(10a) Premium per Member Month [(5)/(2)]	\$447		\$445		\$431	
(10b) Premium Trend [(10a)/(10a prior year)-1]	0%		3%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$379		\$379		\$366	
(11b) Claims Trend [(11a)/(11a prior year)-1]	0%		3%		2%	

Small Group

Small Group Aetna (Aetna Health Inc + Aetna Life Ins Co)						
Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	16,002		17,625		22,773	
(2) Member Months During Year	202,497		200,563		300,868	
(3) Number of Contracts issued during year	342		334		285	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	52		114		130	
(5) Premiums Earned	\$75,306,519	100%	\$69,811,867	100%	\$95,749,102	100%
(6) Claims Incurred	\$58,203,092	77%	\$58,685,782	84%	\$78,635,631	82%
(7) Increase in Policy Reserves	(\$1,745,686)	-2%	\$1,745,686	3%	\$0	0%
(8) Administrative Expenses	\$18,104,521	24%	\$18,181,281	26%	\$32,771,788	34%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$744,592	1%	(\$8,800,882)	-13%	(\$15,658,317)	-16%
(10a) Premium per Member Month [(5)/(2)]	\$372		\$348		\$318	
(10b) Premium Trend [(10a)/(10a prior year)-1]	7%		9%		8%	
(11a) Claims per Member Month [(6)/(2)]	\$287		\$293		\$261	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-2%		12%		2%	

Small Group
Anthem Health Plans of ME Inc

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	23,366		33,390		45,123	
(2) Member Months During Year	341,749		437,475		540,481	
(3) Number of Contracts issued during year	127		1,507		2,377	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	13		423		666	
(5) Premiums Earned	\$148,611,914	100%	\$179,718,804	100%	\$210,187,959	100%
(6) Claims Incurred	\$122,000,766	82%	\$141,967,970	79%	\$173,141,428	82%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$21,765,408	15%	\$23,613,098	13%	\$26,959,412	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$4,845,740	3%	\$14,137,736	8%	\$10,087,119	5%
(10a) Premium per Member Month [(5)/(2)]	\$435		\$411		\$389	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		6%		4%	
(11a) Claims per Member Month [(6)/(2)]	\$357		\$325		\$320	
(11b) Claims Trend [(11a)/(11a prior year)-1]	10%		1%		4%	

Small Group

Harvard Pilgrim Health Care (Includes Harvard Pilgrim Health Care Inc. & HPHC Insurance Company)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	29,452		29,997		19,513	
(2) Member Months During Year	343,562		341,187		207,284	
(3) Number of Contracts issued during year	300		2,007		1,308	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	42		119		24	
(5) Premiums Earned	\$117,844,139	100%	123,184,756	100%	83,301,276	100%
(6) Claims Incurred	\$100,152,556	85%	98,503,519	80%	60,609,700	73%
(7) Increase in Policy Reserves	\$0	0%	0	0%	0	0%
(8) Administrative Expenses	\$24,776,792	21%	24,489,980	20%	17,093,014	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$7,085,209)	-6%	191,257	0%	5,598,562	7%
(10a) Premium per Member Month [(5)/(2)]	\$343		\$361		\$402	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-5%		-10%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$292		\$289		\$292	
(11b) Claims Trend [(11a)/(11a prior year)-1]	1%		-1%		-14%	

**Small Group
Maine Community Health Options**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	1,499					
(2) Member Months During Year	13,093					
(3) Number of Contracts issued during year	903					
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0					
(5) Premiums Earned	\$4,799,619	100%				
(6) Claims Incurred	\$6,233,639	130%				
(7) Increase in Policy Reserves	\$0	0%				
(8) Administrative Expenses	\$1,144,527	24%				
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$2,578,547)	-54%				
(10a) Premium per Member Month [(5)/(2)]	\$367					
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]	\$476					
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Small Group

MEGA Life & Health Ins Co (merged into Mid-West National Life Ins Co of Tennessee)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	23		877		1,127	
(2) Member Months During Year	284		11,855		14,464	
(3) Number of Contracts issued during year	0		0		1	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	(\$9,135)	100%	\$2,392,181	100%	\$2,800,316	100%
(6) Claims Incurred	\$1,263,473	-13831%	\$1,998,997	84%	\$3,435,838	123%
(7) Increase in Policy Reserves	(\$339,545)	3717%	(\$237,734)	-10%	(\$3,665)	0%
(8) Administrative Expenses	\$55,514	-608%	\$456,369	19%	\$873,655	31%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$988,577)	10822%	\$174,549	7%	(\$1,505,512)	-54%
(10a) Premium per Member Month [(5)/(2)]	(\$32)		\$202		\$194	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-116%		4%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$4,449		\$169		\$238	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2,532%		-29%		38%	

**Small Group
United Healthcare Ins Co**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	466		545		587	
(2) Member Months During Year	5,731		5,522		6,756	
(3) Number of Contracts issued during year	61		65		2	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,914,554	100%	2,960,057	100%	2,955,231	100%
(6) Claims Incurred	\$1,475,457	77%	1,951,100	66%	1,958,806	66%
(7) Increase in Policy Reserves	\$21,913	1%	29,794	1%	27,226	1%
(8) Administrative Expenses	\$405,885	21%	668,252	23%	677,283	23%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$11,299	1%	310,911	11%	291,916	10%
(10a) Premium per Member Month [(5)/(2)]	\$334		\$536		\$437	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-38%		23%		-1%	
(11a) Claims per Member Month [(6)/(2)]	\$257		\$353		\$290	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-27%		22%		-2%	

Small Group Grand Totals

(Includes 945 Long Form Filers Displayed Above and 945 Short Form Filers with Smaller Premium Volume)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	70,808		82,448		89,130	
(2) Member Months During Year	906,916		996,845		1,069,945	
(3) Number of Contracts issued during year	1,733		3,913		3,973	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	107		656		820	
(5) Premiums Earned	\$348,486,269	100%	378,247,418	100%	395,466,030	100%
(6) Claims Incurred	\$289,358,561	83%	303,228,421	80%	318,393,838	81%
(7) Increase in Policy Reserves	(\$2,063,399)	-1%	1,537,659	0%	23,561	0%
(8) Administrative Expenses	\$66,300,595	19%	67,452,183	18%	78,512,586	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$5,109,488)	-1%	6,029,155	2%	(1,463,955)	0%
(10a) Premium per Member Month [(5)/(2)]	\$384		\$379		\$370	
(10b) Premium Trend [(10a)/(10a prior year)-1]	1%		3%		4%	
(11a) Claims per Member Month [(6)/(2)]	\$319		\$304		\$298	
(11b) Claims Trend [(11a)/(11a prior year)-1]	5%		2%		0%	

Individual
Aetna (Aetna Health Inc. + Aetna Life Ins Co)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	37		55		44	
(2) Member Months During Year	479		622		467	
(3) Number of Contracts issued during year	0		21		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		8		14	
(5) Premiums Earned	\$294,291	100%	\$447,871	100%	\$208,291	100%
(6) Claims Incurred	\$476,134	162%	\$732,925	164%	\$995,684	478%
(7) Increase in Policy Reserves	(\$373,907)	-127%	\$290,597	65%	(\$75,696)	-36%
(8) Administrative Expenses	\$49,928	17%	\$75,643	17%	\$33,094	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$142,136	48%	(\$651,294)	-145%	(\$744,791)	-358%
(10a) Premium per Member Month [(5)/(2)]	\$614		\$720		\$446	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-15%		61%		18%	
(11a) Claims per Member Month [(6)/(2)]	\$994		\$1,178		\$2,132	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-16%		-45%		30%	

Anthem Health Plans of ME Inc.

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	17,733		18,351		16,749	
(2) Member Months During Year	220,640		216,638		196,538	
(3) Number of Contracts issued during year	9,504		3,778		2,445	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		2,889		1,961	
(5) Premiums Earned	\$77,456,640	100%	\$57,151,341	100%	\$57,748,995	100%
(6) Claims Incurred	\$74,682,909	96%	\$36,910,938	65%	\$45,812,206	79%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$15,234,102	20%	\$9,620,160	17%	\$7,760,095	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$12,460,371)	-16%	\$10,620,243	19%	\$4,176,694	7%
(10a) Premium per Member Month [(5)/(2)]	\$351		\$264		\$294	
(10b) Premium Trend [(10a)/(10a prior year)-1]	33%		-10%		-5%	
(11a) Claims per Member Month [(6)/(2)]	\$338		\$170		\$233	
(11b) Claims Trend [(11a)/(11a prior year)-1]	99%		-27%		-17%	

Individual Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Insurance Company)						
Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	307		2,862		3,600	
(2) Member Months During Year	3,116		39,119		51,371	
(3) Number of Contracts issued during year	1		2,237		3,050	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,177,789	100%	\$25,135,432	100%	\$33,134,859	100%
(6) Claims Incurred	\$535,716	45%	\$22,189,596	88%	\$29,308,444	88%
(7) Increase in Policy Reserves	0	0	0	0%	0	0%
(8) Administrative Expenses	\$173,073	15%	\$3,833,167	15%	\$4,381,919	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$469,000	40%	(\$887,331)	-4%	(\$555,504)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$378		\$643		\$645	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-41%		0%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$172		\$567		\$571	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-70%		-1%		-2%	

**Individual
Maine Community Health Options**

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	37,885					
(2) Member Months During Year	376,936					
(3) Number of Contracts issued during year	25,754					
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0					
(5) Premiums Earned	\$167,296,082	100%				
(6) Claims Incurred	\$119,722,514	72%				
(7) Increase in Policy Reserves	\$0	0%				
(8) Administrative Expenses	\$32,949,890	20%				
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$14,623,678	9%				
(10a) Premium per Member Month [(5)/(2)]	\$444					
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]	\$318					
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Individual MEGA Life & Health (merged into Mid-West National Life Insurance Company of Tennessee)						
Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	5,239		10,114		11,750	
(2) Member Months During Year	79,031		126,901		142,355	
(3) Number of Contracts issued during year	4		2,192		1,943	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	1		258		229	
(5) Premiums Earned	\$18,046,547	100%	\$29,656,147	100%	\$31,974,016	100%
(6) Claims Incurred	\$15,446,878	86%	\$19,810,430	67%	\$23,990,727	75%
(7) Increase in Policy Reserves	(\$1,307,685)	-7%	(\$277,297)	-1%	(\$998,023)	-3%
(8) Administrative Expenses	\$4,157,995	23%	\$8,220,423	28%	\$9,392,532	29%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$250,641)	-1%	\$1,902,591	6%	(\$411,220)	-1%
(10a) Premium per Member Month [(5)/(2)]	\$228		\$234		\$225	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-2%		4%		2%	
(11a) Claims per Member Month [(6)/(2)]	\$195		\$156		\$169	
(11b) Claims Trend [(11a)/(11a prior year)-1]	25%		-7%		10%	

Individual Grand Totals

(Includes 945 Long Form Filers Displayed Above and 945 Short Form Filers with Smaller Premium Volume)

Insurer	2014		2013		2012	
	Amount	% of Premium	Amount	% of Premium	Amount	% of Premium
(1) Number of Covered Lives, Dec. 31	61,201		31,384		32,149	
(2) Member Months During Year	680,202		383,329		390,803	
(3) Number of Contracts issued during year	35,263		8,228		7,438	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	1		3,155		2,204	
(5) Premiums Earned	\$266,408,011	100%	\$114,891,358	100%	\$126,033,420	100%
(6) Claims Incurred	\$211,860,427	80%	\$81,354,952	71%	\$102,317,208	81%
(7) Increase in Policy Reserves	(\$914,190)	0%	(\$31,622)	0%	(\$1,472,644)	0%
(8) Administrative Expenses	\$52,868,738	20%	\$22,365,034	19%	\$22,210,102	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$2,593,036	1%	\$11,202,994	10%	\$2,978,754	2%
(10a) Premium per Member Month [(5)/(2)]	\$392		\$300		\$322	
(10b) Premium Trend [(10a)/(10a prior year)-1]	31%		-7%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$311		\$212		\$262	
(11b) Claims Trend [(11a)/(11a prior year)-1]	47%		-19%		0%	